

Fill in this information to identify your case:			
Debtor 1	<b>Joel Council</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Maria Victoria Council</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>DISTRICT OF SOUTH CAROLINA</b>			
Case number: (If known)	<b>19-06189</b>		

☒ Check if this is a modified plan, and list below the sections of the plan that have been changed.

☒ Pre-confirmation modification

☐ Post-confirmation modification

2.1; 3.1; 3.2; 3.3; 3.4; 8.1

## District of South Carolina

### Chapter 13 Plan

5/19

#### Part 1: Notices

**To Debtor(s):** This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with the Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, this Court's local rules, and judicial rulings may not be confirmable.

*In the following notice to creditors, you must check each box that applies*

**To Creditors:** Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. Failure to object may constitute an implied acceptance of and consent to the relief requested in this document.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file a timely objection to confirmation. **To determine the deadline to object to this plan, you must consult the Notice of Bankruptcy Case or applicable Notice/Motion served with this plan.** The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, pursuant to Federal Rule of Bankruptcy Procedure 3002, you must file a timely proof of claim in order to be paid under any plan. Confirmation of this plan does not bar a party in interest from objecting to a claim.

The following matters may be of particular importance. **Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.4	Conduit Mortgage Payments: ongoing mortgage payments made by the trustee through plan, set out in Section 3.1(c) and in Part 8	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

#### Part 2: Plan Payments and Length of Plan

**2.1** The debtor submits to the supervision and control of the trustee all or such portion of future earnings or other future income as is necessary for the execution of the plan.

Unless all allowed claims (other than long-term claims) are fully paid pursuant to the plan, the debtor will make regular payments to the trustee as follows:

**\$619.00** per **Month** for **3** months  
**\$2075.00** per **Month** for **3** months

*Insert additional lines if needed.*

The debtor and trustee may stipulate to a higher payment in order to provide adequate funding of the plan without the necessity of a modification to the plan. The stipulation is effective upon filing with the Court.

Additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

**2.2 Regular payments to the trustee will be made from future income in the following manner:**

*Check all that apply:*

- ☐ The debtor will make payments pursuant to a payroll deduction order.  
☒ The debtor will make payments directly to the trustee.  
☐ Other (specify method of payment):

**2.3 Income tax refunds.**

*Check one.*

- ☒ The debtor will retain any income tax refunds received during the plan term.  
☐ The debtor will treat income refunds as follows:

**2.4 Additional payments.**

*Check one.*

- ☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

**Part 3: Treatment of Secured Claims**

To receive a distribution from the trustee, a proof of claim, including adequate supporting documentation and filed in compliance with Official Rules and Forms, must be filed with the Court. For purposes of plan distribution, a claim shall be treated as provided for in a confirmed plan. However, if a claim is treated as secured in a confirmed plan and the affected creditor elects to file an unsecured claim, such claim, unless timely amended, shall be treated as unsecured for purposes of plan distribution. Any creditor holding a claim secured by property that is removed from the protection of the automatic stay by order, surrender, or through operation of the plan will receive no further distribution from the chapter 13 trustee on account of any secured claim. This provision also applies to creditors who may claim an interest in, or lien on, property that is removed from the protection of the automatic stay by another lienholder or released to another lienholder, unless the Court orders otherwise, but does not apply if the sole reason for its application arises under 11 U.S.C. § 362(c)(3) or (c)(4). Any funds that would have otherwise been paid to a creditor, but pursuant to these provisions will not be paid, will be distributed according to the remaining terms of the plan. Any creditor affected by these provisions and who has filed a timely proof of claim may file an itemized proof of claim for any unsecured deficiency within a reasonable time after the removal of the property from the protection of the automatic stay. Secured creditors that will be paid directly by the debtor may continue sending standard payment and escrow notices, payment coupons, or inquiries about insurance, and such action will not be considered a violation of the automatic stay.

**3.1 Maintenance of payments and cure or waiver of default, if any.**

*Check all that apply. Only relevant sections need to be reproduced.*

- ☐ None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.  
☐ **3.1(a)** The debtor is not in default and will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed directly by the debtor.  
☒ **3.1(b)** The debtor is in default and will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. The arrearage payments will be disbursed by the trustee, with interest, if any, at the rate stated. The trustee shall pay the arrearage as stated in the creditor's allowed claim or as otherwise ordered by the Court.

Name of Creditor	Collateral	Estimated amount of arrearage	Interest rate on arrearage (if applicable)	Monthly payment on arrearage
<b>BRAESAEL MANAGEMENT</b>	<b>DEBTORS RESIDENCE-5076 TIMBER FALLS DRIVE, FORT MILL SC 29707</b>	<b>\$5,336.40</b>	<b>0.00%</b>	<b>\$89.00</b>
		Includes amounts accrued through the <b>December 2020</b>		(or more)

Debtor **Joel Council**  
**Maria Victoria Council**

Case number **19-06189**

Name of Creditor	Collateral	Estimated amount of arrearage	Interest rate on arrearage (if applicable)	Monthly payment on arrearage
<b>US BANK</b>	<b>DEBTORS RESIDENCE-5076 TIMBER FALLS DRIVE, FORT MILL SC 29707</b>	<b>\$75,752.83</b>	<b>0.00%</b>	<b>\$1263.00</b>
		Includes amounts accrued through the <b>December 2020</b>		(or more)

*Insert additional claims as needed.*

- ☐ **3.1(c)** The debtor elects to make post-petition mortgage payments to the trustee for payment through the Chapter 13 Plan in accordance with the Operating Order of the Judge assigned to this case and as provided in Section 8.1. In the event of a conflict between this document and the Operating Order, the terms of the Operating Order control.
- ☐ **3.1(d)** The debtor proposes to engage in loss mitigation efforts with \_\_\_\_\_ according to the applicable guidelines or procedures of the Judge assigned to this case. Refer to section 8.1 for any nonstandard provisions, if applicable.
- ☒ **3.1(e) Other.** A secured claim is treated as set forth in section 8.1. This provision will be effective only if the applicable box in Section 1.3 of this plan is checked and a treatment is provided in Section 8.1.

*Insert additional claims as needed*

**3.2 Request for valuation of security and modification of undersecured claims. Check one.**

- ☐ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.  
***The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.***
- ☒ The debtor requests that the Court determine the value of the secured claims listed below. For each non-governmental secured claim listed below, the debtor states that the value of the secured claim should be as set out in the column headed *Estimated amount of secured claim*. For secured claims of governmental units, unless otherwise ordered by the Court after motion or claims objection filed after the governmental unit files its proof of claim or after the time for filing one has expired, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated below.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5.1 of this plan. If the estimated amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5.1 of this plan. Unless otherwise ordered by the Court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

Unless 11 U.S.C. § 1325(a)(5)(A) or (C) applies, holders of secured claims shall retain liens to the extent provided by section 1325(a)(5)(B)(i). Unless there is a non-filing co-debtor who continues to owe an obligation secured by the lien, any secured creditor paid the allowed secured claim provided for by this plan shall release its liens at the earliest of the time required by applicable state law, order of this Court, or thirty (30) days from the entry of the discharge.

Name of creditor	Estimated amount of creditor's total claim	Collateral	Value of collateral	Amount of claims senior to creditor's claim	Estimated amount of secured claim	Interest rate	Estimated monthly payment to creditor (disbursed by the trustee)
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Debtor	<b>Joel Council Maria Victoria Council</b>				Case number	<b>19-06189</b>	
Name of creditor	Estimated amount of creditor's total claim	Collateral	Value of collateral	Amount of claims senior to creditor's claim	Estimated amount of secured claim	Interest rate	Estimated monthly payment to creditor (disbursed by the trustee)

<b>AUTO MONEY</b>	<b>\$6,639.11</b>	<b>2014 KIA SOUL</b>	<b>\$6,385.00</b>	<b>\$0.00</b>	<b>\$6,385.00</b>	<b>6.25%</b>	<b>\$125.00</b> (or more)
<b>REAL TIME RESOLUTION</b>	<b>\$54,176.52</b>	<b>DEBTORS RESIDENCE-5076 TIMBER FALLS DRIVE, FORT MILL SC 29707: TO BE VALUED IN PLAN</b>	<b>\$246,800.00</b>	<b>\$332,000.00</b>	<b>\$0.00</b>	<b>0.00%</b>	<b>\$0.00</b> (or more)

Insert additional claims as needed.

**3.3 Other secured claims excluded from 11 U.S.C. § 506 and not otherwise addressed herein.**

Check one.

☐  
☒

**None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.  
The claims listed below are being paid in full without valuation or lien avoidance.

These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed either by the trustee or directly by the debtor, as specified below. Unless there is a non-filing co-debtor who continues to owe an obligation secured by the lien, any secured creditor paid the allowed secured claim provided for by this plan shall satisfy its liens at the earliest of the time required by applicable state law, order of this Court, or upon completion of the payment of its allowed secured claim in this case.

Name of Creditor	Collateral	Estimated amount of claim	Interest rate	Estimated monthly payment to creditor
<b>SC DEPT OF REVENUE</b>	<b>ALL REAL AND PERSONAL PROPERTY UNENCUMBERED BY LIENS</b>	<b>\$177.38</b>	<b>6.25%</b>	<b>\$5.00</b> (or more)

Disbursed by:

☒ Trustee  
☐ Debtor

Insert additional claims as needed.

**3.4 Lien avoidance.**

District of South Carolina

Effective May 1, 2019

Chapter 13 Plan

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Debtor **Joel Council**  
**Maria Victoria Council**

Case number **19-06189**

Check one.

☐

**None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

**The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked**

☒

The judicial liens or nonpossessory, nonpurchase money security interests securing the claims listed below impair exemptions to which the debtor would have been entitled under 11 U.S.C. § 522(b). Unless otherwise ordered by the Court, a judicial lien or security interest securing a claim listed below will be avoided to the extent that it impairs such exemptions upon entry of the order confirming the plan. The amount of the judicial lien or security interest that is avoided will be treated as an unsecured claim in Part 5.1 to the extent allowed. The amount, if any, of the judicial lien or security interest that is not avoided will be paid in full as a secured claim under the plan. See 11 U.S.C. § 522(f) and Bankruptcy Rule 4003(d). *If more than one lien is to be avoided, provide the information separately for each lien.*

*Choose the appropriate form for lien avoidance*

Name of creditor and description of property securing lien	Estimated amount of lien	Total of all senior/unavoidable liens	Applicable Exemption and Code Section	Value of debtor's interest in property	Amount of lien not avoided (to be paid in 3.2 above)	Amount of lien avoided
LVNV FUNDING						
DEBTOR S RESIDENCE-5076 TIMBER FALLS DRIVE, FORT MILL SC 29707: 522(F) VOIDABLE	\$7,452.05	\$391,447.92	54,875.00 S.C. Code Ann. § 15-41-30(A)(1)(a)	\$246,800.00	\$0.00	100%

*Use this for avoidance of liens on co-owned property only.*

Name of creditor and description of property securing lien	Total equity (value of debtor's property less senior/unavoidable liens)	Debtor's equity (Total equity multiplied by debtor's proportional interest in property)	Applicable Exemption and Code Section	Non-exempt equity (Debtor's equity less exemption)	Estimated lien	Amount of lien not avoided(to be paid in 3.2 above)	Amount of lien avoided
-NONE-							

*Insert additional claims as needed.*

### 3.5 Surrender of collateral.

Check one.

☒

**None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

## Part 4: Treatment of Fees and Priority Claims

### 4.1 General

The debtor shall pay all post-petition priority obligations, including but not limited to taxes and post-petition domestic support, and pay regular payments on assumed executory contracts or leases, directly to the holder of the claim as the obligations come due, unless otherwise ordered by the

Court. Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

#### 4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case.

#### 4.3 Attorney's fees.

- a. The debtor and the debtor's attorney have agreed to an attorney's fee for the services identified in the Rule 2016(b) disclosure statement filed in this case. Fees entitled to be paid through the plan and any supplemental fees as approved by the Court shall be disbursed by the trustee as follows: Following confirmation of the plan and unless the Court orders otherwise, the trustee shall disburse a dollar amount consistent with the Judge's guidelines to the attorney from the initial disbursement. Thereafter, the balance of the attorney's compensation as allowed by the Court shall be paid, to the extent then due, with all funds remaining each month after payment of trustee fees, allowed secured claims and pre-petition arrearages on domestic support obligations. In instances where an attorney assumes representation in a pending pro se case and a plan is confirmed, a separate order may be entered by the Court, without further notice, which allows for the payment of a portion of the attorney's fees in advance of payments to creditors.
- b. If, as an alternative to the above treatment, the debtor's attorney has received a retainer and cost advance and agreed to file fee applications for compensation and expenses in this case pursuant to 11 U.S.C. § 330, the retainer and cost advance shall be held in trust until fees and expense reimbursements are approved by the Court. Prior to the filing of this case, the attorney has received \$\_\_\_\_\_ and for plan confirmation purposes only, the fees and expenses of counsel are estimated at \$\_\_\_\_\_ or less.

#### 4.4 Priority claims other than attorney's fees and those treated in § 4.5.

The trustee shall pay all allowed pre-petition 11 U.S.C. § 507 priority claims, other than domestic support obligations treated below, on a *pro rata* basis. If funds are available, the trustee is authorized to pay any allowed priority claim without further amendment of the plan.

*Check box below if there is a Domestic Support Obligation.*

☐ **Domestic Support Claims.** 11 U.S.C. § 507(a)(1):

- a. Pre-petition arrearages. The trustee shall pay the pre-petition domestic support obligation arrearage to (state name of DSO recipient), at the rate of \$\_\_\_\_\_ or more per month until the balance, without interest, is paid in full. *Add additional creditors as needed.*
- b. The debtor shall pay all post-petition domestic support obligations as defined in 11 U.S.C. § 101(14A) on a timely basis directly to the creditor.
- c. Any party entitled to collect child support or alimony under applicable non-bankruptcy law may collect those obligations from property that is not property of the estate or with respect to the withholding of income that is property of the estate or property of the debtor for payment of a domestic support obligation under a judicial or administrative order or a statute.

#### 4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.

*Check one.*

☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

### Part 5: Treatment of Nonpriority Unsecured Claims

#### 5.1 Nonpriority unsecured claims not separately classified. *Check one*

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata by the trustee to the extent that funds are available after payment of all other allowed claims.

Debtor

**Joel Council**  
**Maria Victoria Council**

Case number

**19-06189**

- ☒ The debtor estimates payments of less than 100% of claims.  
☐ The debtor proposes payment of 100% of claims.  
☐ The debtor proposes payment of 100% of claims plus interest at the rate of %.

**5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims. Check one.**

- ☒ **None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

**5.3 Other separately classified nonpriority unsecured claims. Check one.**

- ☒ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

**Part 6: Executory Contracts and Unexpired Leases**

**6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.**

- ☒ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

**Part 7: Vesting of Property of the Estate**

**7.1 Property of the estate will vest in the debtor as stated below:**

*Check the applicable box:*

- ☒ Upon confirmation of the plan, property of the estate will remain property of the estate, but possession of property of the estate shall remain with the debtor. The chapter 13 trustee shall have no responsibility regarding the use or maintenance of property of the estate. The debtor is responsible for protecting the estate from any liability resulting from operation of a business by the debtor. Nothing in the plan is intended to waive or affect adversely any rights of the debtor, the trustee, or party with respect to any causes of action owned by the debtor.
- ☐ **Other.** The debtor is proposing a non-standard provision for vesting, which is set forth in section 8.1. This provision will be effective only if the applicable box in Section 1.3 of this plan is checked and a proposal for vesting is provided in Section 8.1.

**Part 8: Nonstandard Plan Provisions**

**8.1 Check "None" or List Nonstandard Plan Provisions**

- ☐ **None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

*Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in this form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.*

**The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.**

**8.1(a) Cure of post-petition mortgage delinquency.**

The debtor's post-petition mortgage arrearage will be paid in full through disbursements by the trustee.

Name of Creditor	Description of Collateral (note if principal residence; include county tax map number and complete street address)	Estimated amount of post-petition arrearage	Months being paid as post-petition arrearage	Monthly plan payment on post-petition arrearage

Debtor

**Joel Council**  
**Maria Victoria Council**

Case number

**19-06189**

<b>US BANK</b>	<b>DEBTORS RESIDENCE-5076 TIMBER FALLS DRIVE, FORT MILL SC 29707, LANCASTER COUNTY, TMS# (0009-P-0C-037.00)</b>	<b>\$3,685.32</b>	<b>JANUARY 2020; FEBRUARY 2020</b>	<b>\$62.00</b>
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\* Unless otherwise ordered by the court, the arrearage will be calculated from the months listed above, with payment amounts reflected in the Official Form 410A Mortgage Proof of Claim Attachment and any Notice of Mortgage Payment Change.

**Part 9: Signatures:****9.1 Signatures of debtor and debtor attorney**

*The debtor and the attorney for the debtor, if any, must sign below.*

X /s/ Joel Council  
**Joel Council**  
Signature of Debtor 1

Executed on February 21, 2020

X /s/ Maria Victoria Council  
**Maria Victoria Council**  
Signature of Debtor 2

Executed on February 21, 2020

X /s/ JASON T. MOSS  
**JASON T. MOSS 7240**  
Signature of Attorney for debtor DCID#

Date February 21, 2020

**By filing this document, the debtor, if not represented by an attorney, or the debtor and the attorney for the debtor certify(ies) that this Chapter 13 plan contains no nonstandard provision other than those set out in Part 8.**



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF SOUTH CAROLINA

IN RE: Joel Council

Maria Victoria Council

DEBTOR(S)

CASE NO: 19-06189

CHAPTER 13

CERTIFICATE OF SERVICE

THE UNDERSIGNED HEREBY CERTIFIES THAT HE/SHE PROPERLY SERVED THE FOREGOING  
NOTICE OF CONFIRMATION HEARING AND MODIFIED PLAN TO ALL CREDITORS VIA REGULAR  
MAIL, POSTAGE PREPAID.

William K. Stephenson, Jr  
Chapter 13 Trustee  
Electronic service only

SEE ATTACHED LIST

DATE 02/21/20

/s/ Cameron Pruitt  
Moss & Associates, Attorneys, P.A.  
816 Elmwood Avenue  
Columbia, South Carolina 29201

Label Matrix for local noticing  
0420-3  
Case 19-06189-hb  
District of South Carolina  
Columbia  
Fri Feb 21 17:27:22 EST 2020

AT&T  
1 AT&T WAY, ROOM 3A104  
Bedminster NJ 07921-2694

ATTORNEY GENERAL OF UNITED STATES  
950 PENNSYLVANIA AVE, NW  
Washington DC 20530-0001

BRAESAEL MANAGEMENT  
PO BOX 99051  
Raleigh NC 27624-9051

CAROLINAS HEALTHCARE SYSTEM  
PO BOX 71108  
Charlotte NC 28272-1108

CHRISTIAN STAWES CREDIT UNION  
PO BOX 314  
Port Jefferson Station NY 11776-0314

CMC - STEELE CREEK  
2001 VAIL AVENUE  
Charlotte NC 28207-1248

(p)DELL FINANCIAL SERVICES  
P O BOX 81577  
AUSTIN TX 78708-1577

DURHAM & DURHAM  
5665 NEW NORTHSIDE DRIVE  
STE 340  
Atlanta GA 30328-5834

FBCS  
841 E. HUNTING PARK AVE  
Philadelphia PA 19124-4800

AMCOL SYSTEMS  
PO BOX 21625  
Columbia SC 29221-1625

ATRIUM HEALTH  
216 LE PHILLIP COURT  
Concord NC 28025-2954

(p)AUTOMONEY INC  
ATTN ABIGAIL SCUDDER DUFFY  
450 MEETING ST  
CHARLESTON SC 29403-5522

CAPITAL ONE  
PO BOX 71083  
Charlotte NC 28272-1083

CAROLINAS HEALTHCARE SYSTEM  
PO BOX 96072  
Charlotte NC 28296-0072

CITIBANK  
PO BOX 6500  
Sioux Falls SD 57117-6500

Joel Council  
5076 Timber Falls Drive  
Fort Mill, SC 29707-8781

DOCTORS CARE  
PO BOX 63418  
Charlotte NC 28263-3418

Robert P Davis  
Rogers Townsend & Thomas, PC  
PO Box 100200  
Columbia, SC 29202-3200

FRANKLIN COLLECTION SERVICES  
PO BOX 3910  
Tupelo MS 38803-3910

AMERICAN EXPRESS  
PO BOX 650448  
Dallas TX 75265-0448

ATRIUM HEALTH  
PO BOX 71108  
Charlotte NC 28272-1108

BANFIELD PET HOSPITAL  
PO BOX 64378  
Saint Paul MN 55164-0378

CAROLINAS HEALTHCARE SYSTEM  
PO BOX 2090  
Morrisville NC 27560-2090

CHRISTIAN STANESCU  
CAROLYN DALEY SCOTT  
PO BOX 214  
PORT JEFFERSON STATION NY 11776-0214

(p)CITIFINANCIAL  
BANKRUPTCY FORECLOSURE UNIT  
1000 TECHNOLOGY DRIVE  
OFALLON MO 63368-2239

Maria Victoria Council  
5076 Timber Falls Drive  
Fort Mill, SC 29707-8781

DR MARK SNYDER  
119 ROCKLAND CENTER  
Nanuet NY 10954-2956

Duvera EasyPay Finance  
PO BOX 2549  
Carlsbad, CA 92018-2549

HALSTED FINANCIAL SERVICES  
PO BOX 828  
Skokie IL 60076-0828

HARRIS CONNECT  
PO BOX 2910  
Chesapeake VA 23327-2910

HEALTHCARE RECEIVABLE  
PO BOX 10168  
Knoxville TN 37939-0168

HORIZON EYE CARE  
PO BOX 60160  
Charlotte NC 28260-0160

HSBC  
PO BOX 5253  
Carol Stream IL 60197-5253

IRS  
PO BOX 7346  
Philadelphia PA 19101-7346

JC PENNY  
PO BOX 447  
Sycamore IL 60178-0447

LANCASTER COUNTY CLERK OF COURT  
104 N MAIN STREET  
Lancaster SC 29720-2410

LANCASTER COUNTY SPECIAL REFEREE  
408 N MAIN STREET  
Lancaster SC 29720-2134

LEGACY PARK HOMEOWNERS  
PO BOX 2981  
Matthews NC 28106-2981

LVNV FUNDING  
PO BOX 1116  
Charlotte NC 28201-1116

LVNV FUNDING  
PO BOX 390846  
Minneapolis MN 55439-0846

LVNV Funding LLC  
c/o Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

Legacy Park Homeowners Association, Inc.  
c/o Sellers, Ayers, Dortch & Lyons, P.A.  
301 S. McDowell St., Ste. 410  
Charlotte, NC 28204-2681

MEDICAL DATA SYSTEMS  
645 WALNUT STREET, SUITE 4  
Gadsden AL 35901-4173

MEDICREDIT  
PO BOX 1629  
Maryland Heights MO 63043-0629

MEINEKE  
PO BOX 2549  
Carlsbad CA 92018-2549

MERCHANT CREDIT GUIDE  
223 W JACKSON BLVD  
Chicago IL 60606-6908

Sean P. Markham  
Markham Law Firm, LLC  
PO Box 20074  
Charleston, SC 29413-0074

Jason T. Moss  
Moss & Associates, Attorneys, P.A.  
816 Elmwood Avenue  
Columbia, SC 29201-2027

NEW YORK DEPARTMENT OF TAXATION AND FINA  
99 WASHINGTON AVENUE  
Albany NY 12255-1100

NY STATE DEPT OF UNEMPLOYMENT  
PO BOX 1195  
Albany NY 12201-1195

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

REAL TIME RESOLUTION  
1349 EMPIRE CENTRAL DRIVE  
SUITE 150  
Dallas TX 75247-4029

RICHARDSON, PLOWDEN & ROBINSON, P.A.  
PO DRAWER 7788  
Columbia SC 29202-7788

ROGERS TOWNSEND & THOMAS  
PO BOX 100200  
Columbia SC 29202-3200

SELECT PORTFOLIO SERVICING  
PO BOX 65250  
Salt Lake City UT 84165-0250

SILVER SCRIPT  
PO BOX 504849  
Saint Louis MO 63150-4849

SOCIAL SECURITY ADMINISTRATION  
1 JAMAICA CENTER PLAZA  
Jamaica NY 11432-3898

SOCIAL SECURITY ADMINISTRATION  
SOUTHEASTERN PROGRAM SERVICE CENTER  
1200 8TH AVENUE NORTH  
Birmingham AL 35285-0003

SOCIAL SECURITY ADMINISTRATION  
STROM THURMOND FEDERAL BLDG  
1835 ASSEMBLY STREET  
Columbia SC 29201-2461

SOUTH CAROLINA STATE HOUSING  
FINANCE AND DEVELOPMENT AUTHORITY  
300-C OUTLET POINTE BLVD  
Columbia SC 29210-5652

STATE OF SOUTH CAROLINA  
PO BOX 2535  
Columbia SC 29202-2535

STERN RECOVERY SERVICE  
415 N. EDGEWORTH STREET  
Greensboro NC 27401-2071

South Carolina Department of Revenue  
PO Box 12265  
Columbia, SC 29211-2265

Stephen C. Sellers  
Sellers, Ayers, Dortch & Lyons, P.A.  
301 S. McDowell St., Ste. 410  
Charlotte, NC 28204-2681

William K. Stephenson Jr.  
PO Box 8477  
Columbia, SC 29202-8477

THE CAROLINAS EMERGENCY GROUP  
PO BOX 14000  
Belfast ME 04915-4033

THE CAROLINAS EMERGENCY GROUP  
PO BOX 277221  
Atlanta GA 30384-7221

The Charlotte-Mecklenburg Hospital Authority  
PO BOX 71108  
CHARLOTTE, NC 28272-1108

US Trustee's Office  
Strom Thurmond Federal Building  
1835 Assembly Street  
Suite 953  
Columbia, SC 29201-2448

U.S. Bank, N.A.  
c/o Select Portfolio Servicing, Inc.  
P.O. Box 65250  
Salt Lake City, UT 84165-0250

UCI MEDICAL AFFILIATES  
PO BOX 63418  
Charlotte NC 28263-3418

US ATTORNEY'S OFFICE  
ATTN DOUG BARNETT  
1441 MAIN ST STE 500  
Columbia SC 29201-2862

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

AUTO MONEY  
9520 CHARLOTTE HWY  
Fort Mill SC 29707

(d)AutoMoney, Inc.  
450 Meeting St.  
Charleston, SC 29403

CITIFINANCIAL  
300 SAINT PAUL PLACE  
Baltimore MD 21202

DELL  
PO BOX 6403  
Carol Stream IL 60197

PORTFOLIO RECOVERY  
PO BOX 12914  
Norfolk VA 23541

(d)Portfolio Recovery Associates, LLC  
POB 12914  
Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)STUDENT LOANS

(u)U.S. Bank, N.A., successor trustee to LaSa

End of Label Matrix  
Mailable recipients 72  
Bypassed recipients 2  
Total 74